

**Monthly Level Premium Rates per \$1,000  
Volume Band: \$100,000 through \$499,999**

Age	Male Tobacco	Male Preferred	Male Super Preferred	Female Tobacco	Female Preferred	Female Super Preferred
18-25	0.145	0.070	0.053	0.105	0.053	0.042
26	0.145	0.070	0.053	0.105	0.053	0.042
27	0.152	0.073	0.053	0.113	0.055	0.043
28	0.161	0.076	0.057	0.123	0.057	0.044
29	0.172	0.080	0.060	0.133	0.059	0.045
30	0.189	0.088	0.067	0.148	0.065	0.049
31	0.203	0.092	0.069	0.160	0.068	0.051
32	0.219	0.097	0.072	0.172	0.072	0.054
33	0.237	0.102	0.075	0.187	0.076	0.056
34	0.258	0.107	0.078	0.202	0.080	0.059
35	0.280	0.113	0.081	0.218	0.084	0.061
36	0.305	0.122	0.087	0.235	0.091	0.065
37	0.332	0.132	0.093	0.254	0.098	0.070
38	0.361	0.143	0.100	0.274	0.105	0.074
39	0.394	0.154	0.107	0.295	0.113	0.079
40	0.429	0.167	0.115	0.317	0.121	0.084
41	0.467	0.180	0.124	0.341	0.129	0.089
42	0.509	0.195	0.133	0.365	0.136	0.094
43	0.553	0.210	0.143	0.391	0.144	0.099
44	0.602	0.227	0.154	0.419	0.153	0.104
45	0.662	0.251	0.172	0.458	0.168	0.115
46	0.716	0.274	0.186	0.488	0.180	0.123
47	0.773	0.299	0.203	0.520	0.194	0.132
48	0.836	0.327	0.220	0.555	0.209	0.141
49	0.905	0.358	0.240	0.592	0.226	0.152
50	0.982	0.394	0.263	0.631	0.245	0.164

Rates shown are as of January 1, 2024.

Premiums are based on the applicant's age at date of issue and on attained age at renewal dates. The initial premium will not change for the first twenty years unless the insurance company exercises its right to change premium rates for all insureds covered under the group policy with 60 days advance written notice.

The classes of rates are "Super Preferred," "Preferred" and "Tobacco." Only non tobacco-users may qualify for the "Super Preferred" and "Preferred" rates. (Note: Smokers may only qualify for the "Tobacco" rates.) Upon approval of your Application by the insurer, you will be notified of the rate classification for each approved person.

Acceptance into this Plan is subject to medical evidence of insurability as determined by ReliaStar Life. Depending on your age, amount of coverage you request and your answers on the Application, a medical examination, medical test(s) or other evidence of good health may be required. Any exams/tests requested by the insurer will be conducted at your convenience at no expense to you.

NOTE: If you choose the Accidental Death & Dismemberment option you will receive the same level of coverage as your 20-Year Level Term Life Insurance. The Accidental Death & Dismemberment rate is \$0.04 per \$1,000 of coverage per month, regardless of your age, gender and smoking status.

Child(ren) premiums: \$2.30 monthly covers all dependent children, regardless of how many are insured for \$10,000 each (2,500 for those age 14 days to 6 months).

If you are between the ages of 18 and 60 you may be eligible to apply for the MNCPA Group 10-Year Level Term Life Insurance. For more information including eligibility, rates, benefit provisions, exclusions, limitations and termination provisions, please contact the MNCPA Insurance Administrator at 1-800-732-8350.

If applicable, an additional \$2 billing fee will be included on your billing notice payable to the administrator. To save the fee, select Electronic Funds Transfer (EFT) as a safe and secure payment option.

**Monthly Level Premium Rates per \$1,000  
Volume Band: \$500,000 through \$1,000,000**

<b>Age</b>	<b>Male Tobacco</b>	<b>Male Preferred</b>	<b>Male Super Preferred</b>	<b>Female Tobacco</b>	<b>Female Preferred</b>	<b>Female Super Preferred</b>
18-25	0.136	0.063	0.044	0.097	0.045	0.032
26	0.136	0.063	0.044	0.097	0.045	0.032
27	0.143	0.065	0.045	0.105	0.048	0.034
28	0.152	0.068	0.047	0.114	0.050	0.035
29	0.163	0.071	0.049	0.124	0.053	0.037
30	0.177	0.076	0.053	0.136	0.056	0.039
31	0.192	0.079	0.055	0.148	0.060	0.042
32	0.208	0.083	0.057	0.161	0.064	0.044
33	0.226	0.086	0.059	0.175	0.068	0.047
34	0.246	0.091	0.062	0.190	0.073	0.049
35	0.269	0.095	0.064	0.206	0.077	0.052
36	0.293	0.102	0.069	0.224	0.083	0.056
37	0.320	0.110	0.074	0.242	0.090	0.061
38	0.350	0.118	0.079	0.262	0.098	0.065
39	0.382	0.124	0.083	0.283	0.106	0.070
40	0.417	0.133	0.088	0.306	0.114	0.075
41	0.456	0.146	0.097	0.329	0.121	0.080
42	0.497	0.161	0.106	0.354	0.129	0.085
43	0.542	0.176	0.116	0.380	0.137	0.090
44	0.590	0.194	0.127	0.408	0.146	0.095
45	0.645	0.214	0.141	0.440	0.157	0.103
46	0.699	0.235	0.154	0.471	0.169	0.111
47	0.756	0.257	0.169	0.503	0.183	0.119
48	0.818	0.282	0.184	0.537	0.198	0.129
49	0.888	0.310	0.202	0.574	0.215	0.139
50	0.964	0.341	0.222	0.613	0.233	0.151

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